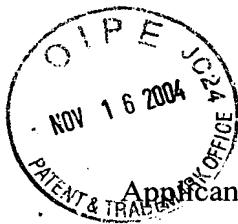


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IFW

Atty. Dkt. No. 037607-0251



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kemper et al.

Title: SYSTEM AND METHOD FOR  
VERIFYING LOAN DATA AT  
DELIVERY

Appl. No.: 10/737,298

Filing Date: 12/16/2003

Examiner: Hamilton, Lalita M.

Art Unit: 3624

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 505576093 US (Express Mail Label Number)	11/16/04 (Date of Deposit)
Roberta A. Cooper (Printed Name)	
<i>Roberta A. Cooper</i> (Signature)	

AMENDMENT TRANSMITTAL

Mail Stop AMENDMENT  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

- [ X ] Amendment and Reply Under 37 CFR 1.111 (7 pages).
- [ X ] Declaration Under 37 C.F.R. § 1.131 of John L. Kemper (2 pages).
- [ X ] Declaration Under 37 C.F.R. § 1.131 of David A. Coleman (2 pages).
- [ X ] Exhibit A (22 pages).
- [ X ] The fee required for additional claims is calculated below:

	Claims As Amended	Previously Paid For	Extra Claims Present	Rate	Additional Claims Fee
Total Claims:	38	-	38 = 0	x \$18.00	= \$0.00
Independent Claims:	10	-	10 = 0	x \$88.00	= \$0.00
				+ \$300.00	= \$0.00
				CLAIMS FEE TOTAL	= \$0.00

[ ] Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the total number of months checked below:

[ ] Extension for response filed within the first month:	\$110.00	\$0.00
[ ] Extension for response filed within the second month:	\$430.00	\$0.00
[ ] Extension for response filed within the third month:	\$980.00	\$0.00
[ ] Extension for response filed within the fourth month:	\$1,530.00	\$0.00
[ ] Extension for response filed within the fifth month:	\$2,080.00	\$0.00
	EXTENSION FEE TOTAL:	\$0.00
[ ] Statutory Disclaimer Fee under 37 C.F.R. 1.20(d):	\$110.00	\$0.00
	CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL:	\$0.00
[ ] Small Entity Fees Apply (subtract ½ of above):		\$0.00
	TOTAL FEE:	\$0.00

[ X ] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 11/16/04  
 FOLEY & LARDNER LLP  
 Customer Number: 34099  
 Telephone: (414) 297-5531  
 Facsimile: (414) 297-4900

By Jean M. Tibbetts  
 Jean M. Tibbetts  
 Attorney for Applicant  
 Registration No. 43,193